DOCUMENT RESUME

ED 207 869 SO 013 196

TITLE DataTrack 6: Blacks and Hispanics in the United States.
INSTITUTION American Council of Life Insurance, Washington, D.C.
PUB DATE 79
NOTE 47p.; Some charts and pages 43-46 may not reproduce clearly from EDRS in microfiche or paper copy.

EDRS PRICE MF01/PC02 Plus Postage.
DESCRIPTORS *Blacks; Educational Attainment; Employment Patterns; Family Income; *Hispanic Americans; Insurance Companies; Labor Force; Population Distribution; Population Growth; Racial Attitudes; Statistical Data

ABSTRACT

Sixth in a series of reports which compile and interpret statistical information of direct concern to life insurance executives, this report deals with Blacks and Hispanics in the United States. It can be used in the design of new products and services to meet changing consumer needs, the selection of new markets and marketing strategies, the formulation of new advertising, and public relations generally. Most of the data sources are governmental. This issue discusses the change in population growth and distribution, education, employment, income, and attitudes among Black Americans since 1960 and among Hispanic Americans since 1970. Implications for life insurance companies are discussed. The number of Hispanics and Blacks in the United States is increasing more quickly than the White population. The educational attainment of minorities has risen quickly in recent years. The number of unemployed Blacks and other racial minorities swelled 90% between 1970 and 1978 while those finding jobs rose 25%. When compared with all families, proportionately fewer Blacks and Hispanics report income in the middle and upper ranges. More fall in the lower and moderate income categories. There have been many changes in attitudes toward racial and ethnic minorities. There are signs that racial prejudice is easing. (Author/RM)

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Sixth in a series of reports which compile and interpret statistical information of direct concern to life insurance executives

1979

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DataTrack 6

Blacks and Hispanics in the United States

The premise behind *DataTrack* is that the life insurance product and business are deeply intertwined with a great many aspects of American life. Changes in society will continue to have a definite impact on the future of the business. *DataTrack* provides concise measures of these trends over several decades. Each issue compiles data from a variety of sources, mainly government, on one particular subject of interest to life insurance executives. *DataTrack* can be useful in the design of new products and services to meet changing consumer needs; the selection of new markets and marketing strategies; the formulation of new advertising; and public relations generally.

DataTrack 6 discusses the change in population growth and distribution, education, employment, income and attitudes among Black Americans since 1960 and among Hispanic Americans since 1970. Some of the facets of this change can create a mixed—and perhaps confusing—picture. For example, the median income of Nonwhite families has increased slightly faster than that of Whites over the past few decades. However, in actual dollar amounts, the median income of Nonwhites has not grown as much as that of Whites. Thus, by one measure Nonwhites and Whites are closer in income and, by another, they are farther apart. These contradictions cannot be resolved. The social phenomena covered in *DataTrack 6* are examined from a number of perspectives to give decision makers the most useful information.

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EXECUTIVE SUMMARY

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Hispanics and Blacks in the U.S. are growing more quickly than the White population. In 1976, 28 million Americans, about 1 in 8, usually did not speak English at home or spoke a foreign language as a second language. Hispanic Americans represent a variety of national backgrounds; a majority, about 6 in 10, were of Mexican descent in 1978. Blacks and Hispanics tend to be younger, on average, than the total U.S. population. A large proportion of minority households are maintained by a woman. The South lost over 2.8 million Blacks as a result of migration between 1950 and 1970 but there has been a reversal of that trend in recent years. Affected by these changing migration patterns, the redistribution of Blacks from the South to other parts of the nation appears to have leveled off in the 1970s. Although substantial suburban growth of minorities has marked the current decade, Hispanics and Blacks are still twice as likely as others to live in a metropolitan central city. There was no significant drop in the high levels of racial segregation in housing between 1960 and 1970.

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The educational attainment of minorities has risen quickly in recent years. In 1960, 2 out of 10 Blacks had graduated from high school, a proportion that reached 5 in 10 by 1978. Gains among young Blacks were especially notable as the percentage with college degrees nearly doubled between 1970 and 1978. College enrollment of Black youths surged 460% between 1960 and 1977, with Black women accounting for the greatest increase. In 1978, nonetheless, 1 in 10 young Blacks and Hispanics were college graduates compared with 1 in 4 young Whites.

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The number of unemployed Blacks and other racial minorities swelled 90% between 1970 and 1978 while those finding jobs rose 25%. Among Hispanics, the rise in unemployment outdistanced the gain in employment 61% to 33% between 1973 and 1978. Nonwhite women are still more likely than White women to be in the work force but the labor force participation rate of White women is gaining quickly. The involvement of Hispanic women in the work force rose significantly in the mid-1970s, however, it remains lower than for other women. Minority workers made large occupational gains in the 1960s and the 1970s but are less likely than others to hold high paying jobs and more likely to be in unskilled labor and service positions. The most dramatic occupational shift since 1960 has been the decrease in Black women in service occupations and the increase in those in clerical jobs.

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When compared with all families, proportionately fewer Blacks and Hispanics report income in the middle and upper ranges; more fall in the lower and moderate income categories. Overall, the relative position of Nonwhites to Whites, with regard to median family income, was slightly higher in 1977 than in 1950, but gains during the late 1960s were partially eroded during the 1970s. A major factor in the recent widening income gap between Blacks and Whites has been the rise in White families with more than one earner and decline in Black families with multiple earners. Although the median income of Black families in general falls below that for Whites, a small minority of young Black families with working wives have achieved income parity with their White counterparts. The numbers of poor Blacks and Hispanics increased in the 1970s, particularly in families maintained by a woman.

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Changes in attitudes toward racial and ethnic minorities have been seen in many areas of interracial contact over the past two decades. Whites today express much less concern over racial integration of housing than in the past. Although proportionately fewer Whites have negative stereotypes of Blacks today than in the 1960s, a substantial proportion of Whites still hold stereotypical views of Blacks. Despite signs of easing racial prejudices, a majority of Hispanic Americans and Black Americans report experiencing discrimination in some aspect of their daily lives. Blacks cite unemployment as the biggest problem facing them but White sensitivity to this issue is low Majorities of Whites and Nonwhites favor affirmative action and special training programs in businesses for minorities.

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Opportunities are growing for companies to broaden their market base and marketing strategies for minority markets. Increased segmentation of life insurance markets poses challenges to companies to develop a deeper understanding of different cultural patterns and how they might influence marketing strategies and product design. In developing marketing strategies, products and services for special markets, companies could seek the greater involvement of agents who are experienced in these areas. Companies also might want to offer special assistance—training, bi-lingual product information and consumer education materials—to their agency force. Employers will find that increases in minority populations, more accurately documented in the 1980 Census, will lead to heightened affirmative action demands. A greater integration of affirmative action into the organization's philosophy and structure may be the best way to meet new employment goals more effectively. Companies may also need to restructure recruiting approaches and become more deeply involved in defining and developing a larger pool of qualified applicants. As government spending for social programs is cut back, there may be increasing pressures on the business community to make a substantial investment in human development, not only in terms of money and resources, but in the creation of social and economic opportunity.

A NOTE ABOUT THE DATA

The Census Bureau's constitutional assignment to count the American population every 10 years is a monumental task with well over 200 million persons to enumerate. It is inevitable that some Americans would be missed on Census Day, April 1. Racial and ethnic minorities are more likely to be undercounted than the majority White population.

By its own estimates, the Census Bureau missed 2% of all Whites and 8% of all Blacks in 1960. Slightly lower undercounts of 1.9% for Whites and 7.7% for Blacks were estimated in 1970, with 10% of all Black men uncounted. No official estimates of the 1970 Census undercounts of Hispanics have been made but the percentage of Hispanics overlooked is thought to fall between the figures for Blacks and Whites.[1]

Some of the obstacles to an accurate enumeration of minorities in the Census have involved the problems of language and cultural barriers which have separated some Census takers from minority persons. General mistrust of government officials and surveys is also a factor, as well as the fear of losing out on certain benefits like welfare. Furthermore, in certain areas of large cities where minorities are concentrated there have been cases of entire dwellings being overlooked by Census takers who thought them to be vacant. Consequently, with Congressional representation and Federal, State and local government agencies allocating services based on Census population counts, it is likely that some areas of the country receive less services and programs than they would be entitled to under an accurate population count.

In addition to the problem of undercounts, changes in survey procedures sometimes prevent the latest government figures from being exactly comparable with earlier data. For example, the current classifications for persons of Spanish origin (Mexican, Mexican-American, Chicano, Mexicano, Puerto Rican, Cuban, Central or South American or other Spanish origin) are an expansion of the 1970 Census categories. Also, analyses of data for Blacks only, as distinguished from "Blacks and others" (or Nonwhites), generally are unavailable prior to 1970.[2] The Census Bureau, nonetheless, continues to be the most comprehensive source of facts and figures on the American people. Readers of *DataTrack* are urged to consider the above problems when interpreting data on minority groups.

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[1]Jeffrey S. Passel and Jacob S. Siegel, "Measuring the Coverage of the Hispanic Population of the United States in the 1970 Census by Demographic Analysis." (Paper presented at the 1979 Annual Meeting of the Southwestern Social Science Association.)

[2]In 1970, about 89% of the Nonwhite population were Black. Also included in Nonwhite population data are American Indians, Japanese, Filipinos, Hawaiians, Koreans, Aleuts, Eskimos, Malayans, Polynesians, Thais, Vietnamese and other racial minorities.

POPULATION GROWTH AND DISTRIBUTION

1. The growth of racial and ethnic minority populations in the United States is outpacing the growth of the majority White population.

The number of Black Americans increased 69% between 1950 and 1978 while the number of Whites increased by 39%. No Census information is available on persons of Spanish origin prior to 1970. Since 1970, the proportional increase in persons of Spanish origin (33%) has been nearly three times as great as the increase of Blacks (12%) and almost six times that of Whites (6%). In 1978, about 1 in 9 Americans was Black and 1 in 18 was of Spanish origin or descent.[1]

Table 1.

U.S. Resident Population, By Race and Spanish Origin, 1950-1978
(numbers in thousands)

	1950		1960		1970		1978	
	#	%	#	%	#	%	#	%
White	135,150	89.3	158,832	88.6	177,749	87.5	188,237	86.5
Black	15,045	9.9	18,872	10.5	22,580	11.1	25,381	11.7
American Indian	357	.3	524	.3	793	.4		
Japanese	326	.2	464	.3	591	.3		
Chinese	150	.1	237	.1	435	.2	4,022	1.8
Filipino	123	.1	176	.1	343	.2		
Others (Nonwhite)*	175	.1	218	.1	721	.3		
Total Population	151,326	100.0	179,323	100.0	203,212	100.0	217,640	100.0
Spanish origin**		NA***		NA***	9,073	4.5	12,046	5.6

*Includes Hawaiian, Korean, Aleut, Eskimo, Malayan, Polynesian, Thai and other racial categories.

**Persons of Spanish origin can be of any race: in 1970, 93% were White.

***Not available.

SOURCE: U.S. Bureau of the Census, *1970 Census of the Population*, PC(1)-B1 and PC(1)-C1; *Current Population Reports*, Series P-23, No. 80; Series P-20, Nos. 328 and 339.

The fast growth of minorities over the past several decades has meant that they are comprising an ever larger proportion of the total U.S. population. Table 1 shows the rise in racial minorities from 10.7% of the population in 1950 to 13.5% in 1978.

[1]Data exclude residents of Puerto Rico.

The fast increase in minorities can be explained, in part, by higher fertility rates among these groups than among the general population. In 1978, for example, the total number of children born to married Black women 15 to 44 years of age was 2,805 children per 1,000 women; for Hispanics the figure was 2,271; and for married women of all races, 2,040 children per 1,000 women. Fertility rates for all women, including minorities, were at lower levels in 1978 than in 1970. For every 1,000 married Black women in 1970, 2,974 children had been born; for Hispanics, 2,772 children; and for all races, 2,357 children.[1]

Immigration—both legal and illegal—also has contributed to the tremendous growth in the Hispanic American population during the current decade. Legal immigrants from Mexico, South and Central American countries numbered nearly 700,000 between 1971 and 1977 compared to less than 450,000 during the 1950s. Hard data on undocumented workers are not available and estimates of the total number living in this country vary widely from two to 12 million. A majority are believed to be of Spanish origin, particularly from Mexico.[2]

2. In 1976, 28 million persons in the U.S. had a non-English language background.

About 1 of every 8 persons customarily did not speak English in their home or spoke a foreign language as a second language. One in 10 school-age children was of a non-English language background in 1976. Approximately two-thirds of these language minority persons were born in the United States.

The Spanish language is spoken most often—by 39% of all persons with non-English language backgrounds. Another 10% of language minority persons spoke Italian and 10% spoke German. In 1976, two-thirds of native Mexicans, Puerto Ricans and Cubans spoke Spanish as their primary language compared with less than 20% of these minorities who were born in the U.S.[3]

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[1]U.S. Bureau of the Census, *Current Population Reports*, Series P-20, No. 336.

[2]U.S. House of Representatives, Select Committee on Population, "Legal and Illegal Immigration to the United States," December 1978.

[3]U.S. Department of HEW, National Center for Education Statistics, *Bulletin*, No. 78B-6, October 20, 1978.

Figure 1.
Location of Language-Minority Persons, 1976

Source: U.S. Department of HEW, National Center for Education Statistics, *Bulletin*, No. 78B-5, August 22, 1978.

3. Hispanics in the United States represent a variety of national backgrounds; a majority in 1978 were of Mexican origin or descent.

About 6 of every 10 Spanish origin Americans, over seven million, were Chicanos—of Mexican descent—in 1978. The 58% growth in Mexican Americans between 1970 and 1978 was the largest increase of any Hispanic group during that period.

The next largest Hispanic group on the U.S. mainland is Puerto Rican, numbering 1.8 million in 1978. The Census Bureau explains the decrease in persons of Central or South American origin from 1.5 million in 1970 to .86 million in 1978 as due to changes in survey categories and procedures.

One characteristic in which Hispanic groups in the U.S. differ quite

widely is age, as shown by the median age figures in Table 2.[1] The distinctions between the median age of Cubans at 36.5 years in 1978 and that of Puerto Ricans at 20.3 years reflect, for the most part, varying migration circumstances and migrant characteristics from different countries. Cuban immigrants during the revolution of the 1960s were mostly older, well-established political refugees. Migration from Mexico and Puerto Rico tends to involve younger people who have economic motives.[2]

Other differences among Hispanic American populations, including labor force patterns, are discussed in later sections of this report.

Table 2.

Size and Median Age of Hispanic Subgroups in the U.S., 1970 and 1978

	1970			1978		
	Size		Median Age	Size		Median Age
	Number (thousands)	Percent	Years	Number (thousands)	Percent	Years
Mexican	4,532	50	19.3	7,151	59	21.3
Puerto Rican	1,429	16	19.8	1,823	15	20.3
Cuban	545	6	31.7	689	6	36.5
Central or South American	1,509	17	NA*	863	7	26.8
Other	1,057	12	NA*	1,519	13	21.5
Total	9,073	100	21.1	12,046	100	22.1

*Not available.

Note: Numbers and percentages may not add to totals due to rounding.

SOURCE: U.S. Bureau of the Census, *Current Population Reports*, Series P-20, Nos. 328, 336 and 339; *1970 Census of the Population*, PC(2)-1C.

4. Hispanics and Blacks are younger than the U.S. population as a whole but the median age of all groups is increasing.

Nearly one-half (49%) of the Hispanic population in the United States was under 20 years of age in 1970; by 1978, that proportion had dropped slightly to 46%. A smaller proportion of Blacks, 40%, was under 20 years in 1978, a decline from 45% in both 1960 and 1970. The decreasing

[1]The median age of a population is the point at which one-half of the population is older and one-half is younger.

[2]Morris J. Newman, "A Profile of Hispanics in the U.S. Work Force," *Monthly Labor Review*, December 1978.

proportion of children and youth is a trend reflected among the total population as the percentage under 20 years fell from 38% in 1960 to 33% in 1978. (See *DataTrack* 5, "Population," for more information on total U.S. population age trends.)

The young adult segment from 20 to 34 years of age has expanded the most since 1960 as shown in Table 3. By 1978, one-quarter of all Blacks and Hispanics, as well as of the U.S. population as a whole, were between the ages of 20 and 34 years.

Table 3.

Age Distribution of the Resident Population, 1960-1978

	Total Population			Black			Hispanic	
	1960 %	1970 %	1978 %	1960 %	1970 %	1978 %	1970 %	1978 %
Under 5 Years	11	9	7	14	11	9	12	13
5 to 19 Years	27	29	26	31	34	31	36	33
20 to 34 Years	19	21	25	19	21	25	23	26
35 to 49 Years	20	17	16	29	16	15	16	24
50 to 64 Years	14	15	15		12	12	8	
65 Years and Over	9	10	11	6	6	7	4	4
Total	100	100	100	100	100	100	100	100
Median Age	29.5	28.1	29.7	23.5	22.8	24.7	21.1	22.1

Note: Percentages may not add to 100% due to rounding.

SOURCE: U.S. Bureau of the Census, *1970 Census of the Population*, PC(1)-B1 and PC(2)-1C; *Current Population Reports*, Series P-20, No. 339; Series P-23, No. 80; Series P-25, No. 800.

5. In 1977, over one-fourth of all Black households were maintained by a woman, with no husband present, compared with one-tenth of all households in the U.S.

Changes in minority household formation over the past few decades reflect the general changes that have taken place in the population as a whole. Trends shared by all groups include proportionate decreases in husband-wife family households, increases in family households maintained by a woman and growth of nonfamily households.

Nonetheless, Black and Hispanic households stand apart from the general population on several counts. Table 4 shows that a much higher proportion of minority family households are maintained by a woman. In 1977, 27% of Black households (or 37% of all Black families) were maintained by a woman with no husband present. Between 1960 and 1977

the growth in the number of female one-parent families was greater among Blacks (147%) than among the total population (124%). Also, there are proportionately fewer husband-wife families among the Black population than among the general population.

Hispanic households are less likely than others to be composed of single persons or nonrelated individuals, i.e., "nonfamily households." In 1977 the average Hispanic household size (3.47 persons) was larger than the average Black household (3.15 persons) or households in the general population (2.86 persons). In addition, a Hispanic household was more likely to include a child under 18 years of age: 58% of Hispanic households had children compared to 46% for Blacks and 40% for the total population.[1]

Table 4.

Households By Type, 1960-1977

	Total Population			Black			Hispanic	
	1960 %	1970 %	1977 %	1960 %	1970 %	1977 %	1970 %	1977 %
Family households	85	80	76	83	78	74	87	83
Husband-wife	74	69	64	61	52	44	70	64
Male householder,* no wife present	2	3	2	3	4	3	4	3
Female householder,* no husband present	8	9	10	18	22	27	14	17
Nonfamily households**	15	20	24	17	22	26	13	17
Total Percent	100	100	100	100	100	100	100	100
Total Number***	52,799	63,447	74,142	4,779	6,178	7,776	2,290	3,081

Note: Percentages may not add to 100% due to rounding.

*The term "householder" has replaced "head of household" in Census Bureau surveys.

**A person living alone or a group of unrelated persons living together.

***In thousands.

SOURCE: U.S. Bureau of the Census, *Current Population Reports*, Series P-20, No. 324; Series P-23, Nos. 75 and 80.

[1]U.S. Bureau of the Census, *Current Population Reports*, Series P-20, No. 326.

6. More Blacks moved into the South than moved out of the area in the 1970s, a turnabout of earlier trends.

An overwhelming majority of Black Americans (9 in 10) lived in the southern part of the nation through the early 20th century. Massive Black migration north in search of improved social and economic opportunities followed World War I. Large numbers of Blacks also moved to the West Coast, primarily after 1940.[1]

The South lost over 2.8 million Blacks due to migration between 1950 and 1970. From 1970 to 1975, 14,000 more Blacks moved into the South than left it, with an immigration flow over the next three years at nearly twice this number.

The Northeastern and North Central divisions of the country experienced a net outmigration of Blacks between 1970 and 1978. Also, during this period, migration of Blacks to the West slowed considerably.

Table 5.

Net Migration of Blacks, By Region, 1950-1978
(numbers in thousands)

	North-east	North Central	West	South
1950-1960	+496	+541	+293	-1,473
1960-1970	+612	+382	+301	-1,380
1970-1975	- 64	- 52	+102	+ 14
1975-1978	-115	- 7	+ 96	+ 26

SOURCE: U.S. Bureau of the Census, *Current Population Reports*, Series P-23, No. 80.

7. Affected by changing migration patterns, the redistribution of Blacks from the South to other parts of the nation appears to have reached a standstill in the 1970s.

In 1960, 60% of the Black population lived in the South, a figure which dropped to 54% by 1970. In 1978, the distribution of Blacks among the four Regions looked quite similar to the 1970 figures, with only a small percentage fluctuation in the Northeastern and Western proportions.

The percentage of the White population living in the South, on the other hand, continued to grow steadily throughout the 1960s and 1970s.

[1]U.S. Bureau of the Census, *Current Population Reports*, Series P-23, No. 80.

Table 6.

Distribution of Population By Region, 1960-1978

	Northeast %	North Central %	West %	South %	Total %
White					
1960	26	30	16	27	100
1970	25	29	18	28	100
1977	24	28	18	30	100
Black					
1960	16	18	6	60	100
1970	19	20	8	53	100
1977	17	20	9	54	100

NOTE: Percentages may not add to 100% due to rounding.

SOURCE: U.S. Bureau of the Census, *Current Population Reports*, Series P-23, No. 80.

8. Six in ten persons of Spanish origin in the U.S. lived in the Southwest in 1978.

As other immigrant populations settled in particular areas of the nation in the past, so Hispanic immigrants have clustered in certain locations—Mexican Americans in the Southwest, Puerto Ricans on the East Coast, Cubans in Florida.[1] California alone contained one-fourth of all Hispanics in 1970 and recent estimates show a slight increase to 30% in 1978.

Hispanics are becoming a larger percentage of the total population in areas throughout the country. Nearly 21% of all Texans were of Spanish origin or descent in 1978, up from about 16% in 1970. Likewise, the representation of Hispanic Americans among New York State residents grew from 7.4% to 8.7% during the same period.

[1]U.S. Department of Commerce, *Changing Minority Markets*, April 1978.

Table 7.

Hispanic Population in Selected Areas, 1970-1978

	Proportion of Area's Population That is Hispanic		Distribution of Total U.S. Hispanic Population	
	1970 %	1978 %	1970 %	1978 %
New York	7.4	8.7	15	13
Five Southwestern States	13.9	17.9	55	60
California	11.9	16.5	26	30
Texas	16.4	20.9	20	22
Arizona, Colorado and New Mexico	16.0	16.5	9	8
Remainder of U.S.	1.8	2.1	30	27
Total U.S.	4.5	5.6	100	100

SOURCE: U.S. Bureau of the Census, *Current Population Reports*, Series P-20, No. 339; *1970 Census of the Population*, PC(2)-1C.

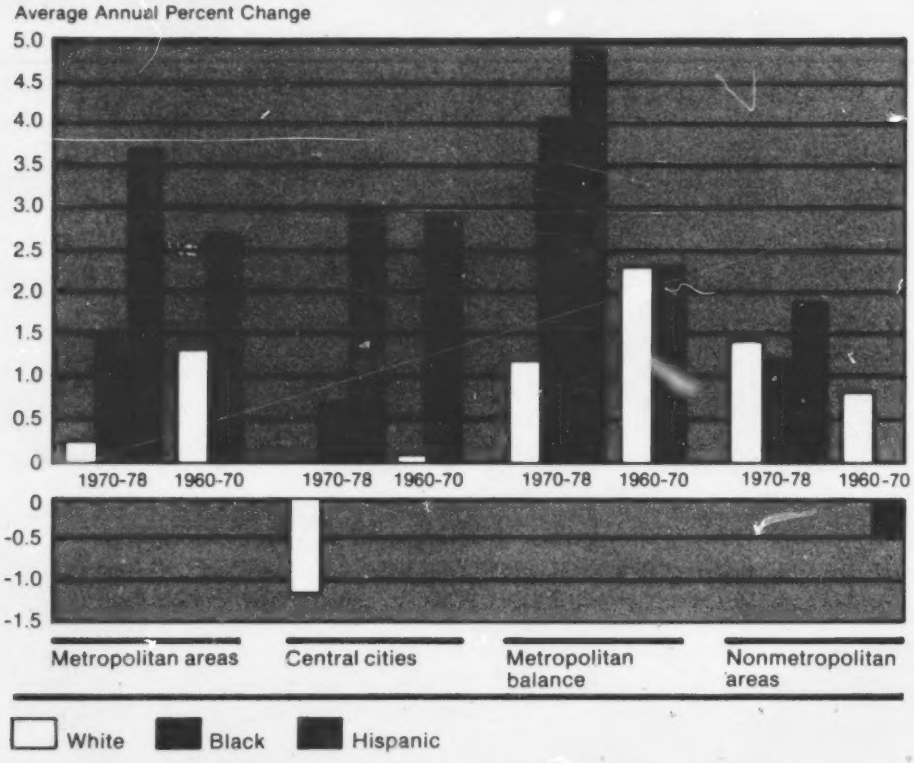
9. One of the greatest population changes among Blacks and Hispanics in the 1970s has taken place in the metropolitan suburbs where minority growth rates outpaced the rates of Whites.

Patterns of metropolitan and nonmetropolitan growth among Black Americans in the 1960s stood in sharp contrast to the changes of the 1970s. For example, the largest growth of any group between 1960 and 1970 took place in the central city Black population, which averaged an increase of 2.9% yearly. The Black population in suburban areas during this time rose 2.3% yearly. The rapid growth in Black central city dwellers did not continue into the 1970s, as can be seen in Figure 2.

In a significant turnabout of earlier nonmetropolitan Black population losses, the 1970 to 1978 annual rate of growth among Blacks (1.2%) in these areas was only slightly below that for Whites (1.4%).

Almost all (91%) of the increase in the Spanish origin population between 1970 and 1978 occurred within metropolitan areas, with just a slightly greater increase—in numbers of persons—outside central cities than within. In both metropolitan and nonmetropolitan areas of the country, recent growth rates for the Hispanic population have outdistanced the rates of increase for Black and White populations.

Figure 2.
Population Change in Metropolitan and Nonmetropolitan Areas, 1960-1978



SOURCE: U.S. Bureau of the Census, *Current Population Reports*, Series P-20, No. 336.

10. In 1978, Blacks and Hispanics were about twice as likely as the general population to live in the central city of a metropolitan area.

About one-half of all Black and Hispanic Americans lived in a metropolitan central city in 1978. The distribution of minorities in urban cores had declined a bit from 1970. This pattern reflected minority growth patterns discussed earlier as well as the general trend of population losses in urban areas of the Northeast and North Central regions. (See *DataTrack* 5, "Population," for further information on the total U.S. population.)

Blacks and Hispanics are making up an increasingly larger part of the overall population in the inner city, primarily because of the decline among inner city White residents. In other words, although minority population growth in central cities has slowed and although a smaller

proportion of Hispanics and Blacks live there, minorities are becoming a greater percentage of the total inner city population in the United States.

Hispanics and Blacks are more likely to live in suburbs than before. Table 8 shows increases among all groups living in metropolitan areas outside the central city. By 1978, suburban areas housed one-third of all Hispanics and one-fifth of all Blacks in the U.S. Despite this growth, minority groups remain underrepresented among the total suburban population. In 1978, about 6% of the country's suburban population were Black and less than 5% were of Spanish origin.

The proportion of Blacks living in nonmetropolitan areas dropped between 1960 and 1970, but to a greater degree than did the general population during this time. During the 1970s, nonmetropolitan areas recorded a gain in their percentage of the total population, a reversal of the earlier decade's losses. The Hispanic and Black population did not follow suit, however, and estimates of their distribution in nonmetropolitan areas declined slightly.

Table 8.

Metropolitan and Nonmetropolitan Residence, 1960-1978

	Total Population			Black			Hispanic	
	1960 %	1970 %	1978 %	1960 %	1970 %	1978 %	1970 %	1978 %
Metropolitan	67	69	67	67	74	75	82	84
Central city	(33)	(32)	(28)	(52)	(58)	(55)	(52)	(50)
Outside central city	(33)	(37)	(39)	(15)	(16)	(19)	(31)	(35)
Nonmetropolitan	33	31	33	33	26	25	18	16
Total	100	100	100	100	100	100	100	100

NOTE: Percentages may not add to 100% due to rounding.

SOURCES: U.S. Bureau of the Census, *Current Population Reports*, Series P-20 No. 336 and *Statistical Abstract of the United States*, 1977.

11. The migration of Blacks to the suburbs during the 1970s has escalated since 1975.

Between 1970 and 1973, the net movement of Whites to the suburbs occurred at a rate of 4.5% or 2½ times that of Blacks at 1.8%. During the period from 1975 to 1978, the rate for Blacks (12.2%) greatly outpaced that for Whites (4.2%).

A net outmigration of Blacks from central cities began during the second half of the 1970s. Although this movement was not at the same level as the loss of the White population from cities, nonetheless it did

represent a change from earlier migration patterns of Black Americans.

The differences between Blacks' and Whites' nonmetropolitan movement are noted in Table 9. The basic pattern was one of White inmigration and Black outmigration. Since 1975, however, the loss of Blacks has slowed a bit.

Table 9.

Migration Rates, By Race, 1970-1978

	Whites		Blacks	
	1970-73 %	1975-78 %	1970-73 %	1975-78 %
Central Cities				
Inmigration rate	+12.4	+13.7	+ 8.1	+ 8.5
Outmigration rate	-21.0	-22.6	- 7.8	-11.4
Net migration rate	- 8.6	- 8.9	+ 0.3	- 2.9
Suburbs				
Inmigration rate	+17.8	+17.4	+19.5	+25.8
Outmigration rate	-13.3	-13.2	-17.7	-13.5
Net migration rate	+ 4.5	+ 4.2	+ 1.8	+12.2
Nonmetropolitan Areas				
Inmigration rate	+ 8.4	+ 8.3	+ 3.8	+ 4.6
Outmigration rate	- 6.4	- 6.4	- 5.7	- 5.9
Net migration rate	+ 2.0	+ 1.9	- 1.9	- 1.3

SOURCE: U.S. Department of Housing and Urban Development, Office of Policy Development and Research, *Recent Suburbanization of Blacks: How Much, Who, and Where?*

12. Despite the enactment of fair housing legislation in the 1960s, there appeared to be no significant decline in the high levels of housing segregation by race between 1960 and 1970.

Table 10 lists Segregation Index Scores computed for neighborhoods in a study of metropolitan residential segregation by region.[1] The larger the Segregation Index Score, in values ranging from 0 to 100, the more segregated the area. Little overall change was found between 1960 and 1970.

Of all the regions, metropolitan areas in the West experienced the largest decline in segregation of 7.3 points on the scale. Nonetheless, the

[1]Thomas L. VanValey, Wade Clark Roof and Jerome E. Wilcox, "Trends in Residential Segregation: 1960-1970," *American Journal of Sociology*, Vol. 82, No. 4.

West still exhibited a highly segregated score of over 70 in 1970. Slight increases in the Segregation Index of metropolitan areas in the Northeast and North Central regions were also reported.

In a similar attempt to assess the shifts in housing segregation during the 1960s, the Urban Institute found virtually no changes among Whites and a decline among Blacks who lived in integrated areas, as illustrated in Figure 3 and Figure 4. In 1960, 15.8% of the urban Black population lived in integrated neighborhoods; by 1978, the figures had dropped to 13.5%. Among Whites, 12.5% lived in integrated areas in 1960 and 12.4% did so in 1970.[1]

Thus, most Americans live in racially segregated neighborhoods and many live in areas that are very highly segregated. Figure 3 (page 18) shows that between 1960 and 1970, the proportion of Blacks living in neighborhoods that were over 90% Black was estimated to have increased from 33% to 39%.

Table 10.

Segregation in Selected Metropolitan Areas by Region, 1960-1970

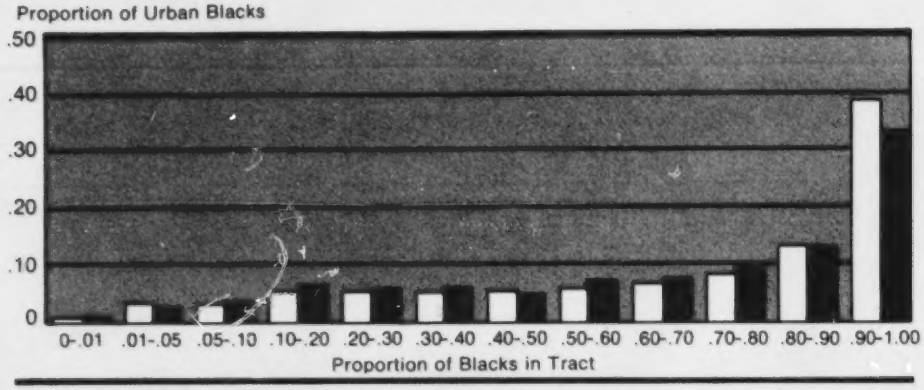
	1960 Index	1970 Index	Average Difference	% Change
Northeast	73.0	74.2	+1.2	+1.6
North Central	79.3	79.7	+0.4	+0.5
West	77.0	71.4	-5.6	-7.3
South	73.5	73.3	-0.2	-0.3
Total	75.6	75.1	-0.5	-0.7

NOTE: Based on data for 137 Standard Metropolitan Statistical Areas (SMSAs) for which comparable 1960 and 1970 figures were available. Index of racial residential segregation or "index of dissimilarity," is calculated for census tracts within a Standard Metropolitan Statistical Area on the basis of numbers of whites and minorities in the area. Index scores range in value from 0 (meaning a proportional number of Blacks and Whites live in all tracts in the area) to 100 (meaning no tract has both Blacks and Whites living in it).

SOURCE: Thomas L. Van Valey, Wade Clark Roof and Jerome E. Wilcox, "Trends in Residential Segregation: 1960-1970," *American Journal of Sociology*, Vol. 82, No. 4, University of Chicago Press. ©1977 by the University of Chicago.

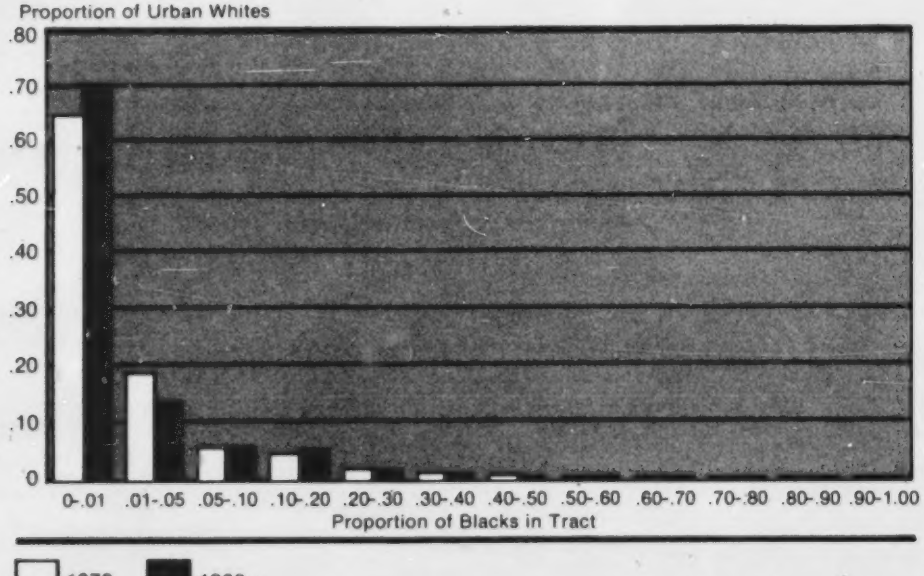
[1]In this study, Blacks living in census tracts whose proportion Black was between 6% and 30% were considered to be living in integrated areas (see Figure 3). In Figure 4, Whites living in census tracts whose proportion Black was between 6% and 30% were thought to be living in integrated areas.

Figure 3.
Proportion of Urban Blacks Living in Census Tracts with Different Racial Mixes: 1960 and 1970 (130 SMSAs)



SOURCE (for Figures 3 and 4): Ann B. Schnare, "Housing in Black and White: An Analysis of Segregation in U.S. Metropolitan Areas." Contract Report 246-4 (Washington, D.C.: The Urban Institute, 1977).

Figure 4.
Proportion of Urban Whites Living in Census Tracts with Different Racial Mixes: 1960 and 1970 (130 SMSAs)



EDUCATION

1. The median number of years of schooling for Hispanics and Blacks has risen quickly in recent years and, as a result, the educational gaps between minority groups and the general population are closing.

In 1960, 8 out of 10 Blacks 25 years of age and older had not graduated from high school, compared to 6 out of 10 persons in the population as a whole. The median number of years of schooling was eight for Blacks and 10.6 for the general population—a difference of 2.6 years.

By 1978, the median educational attainment of Black adults had reached 11.4 years, only one year less than for the total population. Hispanic Americans had a somewhat lower median educational attainment of 10.2 years in 1978, but they also have shown gains in recent years.

The proportion of Black college graduates more than doubled between 1960 and 1978 but Blacks were less than half as likely as persons in the population as a whole to be graduates in 1978. College completion among Hispanics in 1978 was at the same level as among Blacks—7%.

Table 11.

Educational Attainment, Persons 25 Years Old and Over, 1960-1978

	Less Than 4 Years High School %	High School, 4 Years %	College, 1 to 3 Years %	College, 4 Years or More %	Median Number of Years
Total Population					
1960	59	25	9	8	10.6
1970	45	34	10	11	12.2
1978	34	36	14	16	12.4*
Black					
1960	80	13	4	3	8.0
1970	66	23	6	5	9.9
1978	52	29	11	7	11.4*
Hispanic					
1970	68	21	6	5	9.1
1974	64	23	8	5	9.4
1978	59	25	9	7	10.2

*The Census Bureau has not computed 1978 median school attainment figures for the total population or for Blacks. The Bureau has recommended using 1977 data for these two items.

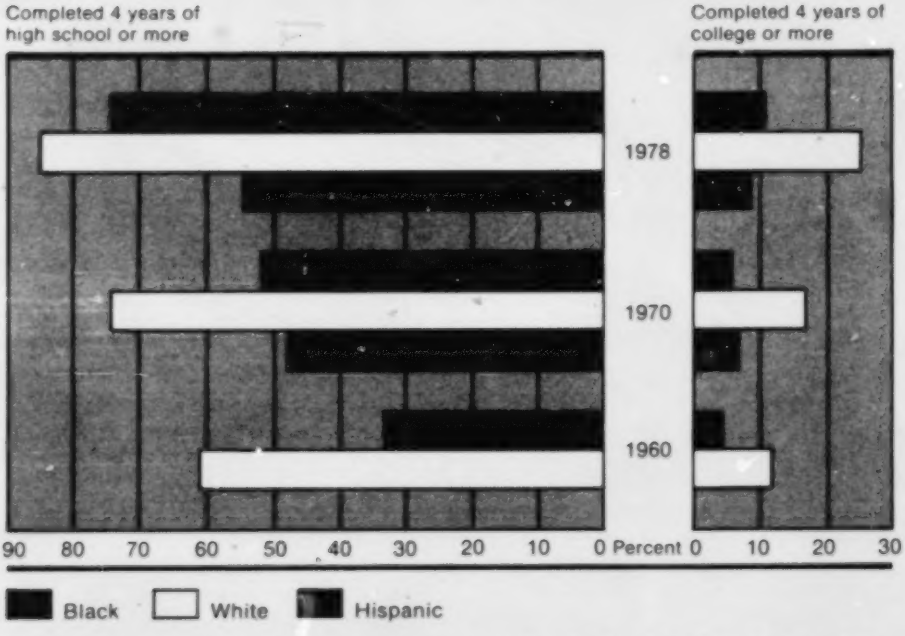
SOURCE: U.S. Bureau of the Census, *Current Population Reports*, Series P-20, Nos. 207, 274, 324, 336 and 339; *1970 Census of the Population*, PC(2)-1C.

2. In less than two decades, the proportion of high school graduates among younger Blacks has risen from 1 of every 3 in 1960 to 3 of every 4 in 1978.

The effects of recent trends in educational progress might be reflected more accurately among the younger adult population—those 25 to 34 years of age. The greatest gains have been among Black high school graduates, where the disparity with Whites has narrowed considerably since 1960.

Between 1970 and 1978, the proportion of younger Blacks with college degrees nearly doubled while gains for young Hispanic adults and for the population as a whole have been slower. In 1978, however, the differences among racial and ethnic groups in college attainment were striking. While 1 in 4 young Whites had graduated from college in 1978, only about 1 in 10 Blacks and Hispanics had done so.

Figure 5.
Selected Levels of Schooling Completed for Persons 25 to 34 Years Old: 1960-1978


Completed 4 years of high school or more
Completed 4 years of college or more
1978
1970
1960
90 80 70 60 50 40 30 20 10 0 Percent 0 10 20 30
Black
White
Hispanic

SOURCE: U.S. Bureau of the Census, *Current Population Reports*, Series P-23, No. 80; Series P-20, Nos. 336 and 339; *1970 Census of the Population*, PC(1)-D1.

3. College enrollment of Black youths surged 460% between 1960 and 1977, with Black women accounting for the greatest increase.

By 1977, the rate of college attendance among Black women between 18 and 24 years of age (22%) was actually greater than among Black men of the same ages (20%). And the proportion of Black women enrolled in higher education was almost the same as the figure for young women of all races in 1977; in 1960, Black women were only about half as likely as all women in general to be in college.

Recent trends among persons of Spanish origin are similar to college enrollment patterns among the population as a whole: The proportion of women in college has risen while the proportion of men in college has actually declined since 1970.

Table 12.

College Enrollment of Persons 18 to 24 Years Old, 1960-1977
(numbers in thousands)

	1960		1970		1977	
	Men	Women	Men	Women	Men	Women
Population, 18-24 years						
Number Enrolled	1,648	950	3,331	2,474	3,712	3,431
Percent Enrolled	27%	13%	32%	20%	28%	24%
Blacks, 18-24 years*						
Number Enrolled	63	66	192	225	309	413
Percent Enrolled	7%	7%	16%	15%	20%	22%
Hispanics, 18-24 years						
Number Enrolled	NA	NA	92	65	139	139
Percent Enrolled	NA	NA	23%	13%	18%	16%

*1960 data for Blacks include persons of other races; 1970 and 1977 data are limited to Blacks only.

SOURCE: U.S. Bureau of the Census, *1970 Census of the Population*, PC(1)-D1; *Current Population Reports*, Series P-20, Nos. 110, 222 and 321; Series P-23, No. 80.

4. Between 1970 and 1976, the proportions of Black and White children attending highly segregated schools declined.

Nationally, 41% of all Black students and 51% of Whites in 1970 were enrolled in schools in which over 90% of the student body were of their own race. By 1976, the proportions of Black and White students in such highly segregated schools had fallen to 32% and 35% respectively.

In both 1970 and 1976, there were considerably larger proportions of Blacks who attended all-Black schools than there were White students in

all-White schools but figures for both races dropped during this time. In 1976, pupils in the West were least likely to attend a fully segregated school; those in Border and Midwest states were most likely.

Table 13.

Percentage of White Students Enrolled in Schools Composed of 90% or More White Students, 1970-1976

	1970		1976	
	90-98.9% White %	99-100% White %	90-98.9% White %	99-100% White %
National	37	14	30	5
South	28	12	22	5
Border	47	24	40	10
Midwest	44	24	42	7
West	49	3	36	1
Northeast	32	15	32	6

SOURCE: U.S. Office for Civil Rights, *Distribution of Students by Racial/Ethnic Composition of Schools, 1970-1976, Volume 1: Users' Guide and National and Regional Summaries*, August 1978.

Table 14.

Percentage of Black Students Enrolled in Schools Composed of 90% or More Black Students, 1970-1976

	1970		1976	
	90-98.9% Black %	99-100% Black %	90-98.9% Black %	99-100% Black %
National	17	24	14	18
South	11	21	10	12
Border	14	50	13	38
Midwest	24	39	16	40
West	32	4	24	3
Northeast	19	12	21	9

In Tables 13 and 14, note: South: AL, AR, GA, FL, LA, MS, NC, SC, TN, TX, VA; Border: DE, DC, KY, MD, MO, OK, WV; Midwest: IL, IN, IA, KS, MI, MN, NE, ND, OH, SD, WI; West: AZ, CA, CO, ID, MT, NV, NM, OR, UT, WA, WY; Northeast: CT, ME, MA, NH, NJ, NY, PA, RI, VT. (Data exclude HI and AK.)

SOURCE: U.S. Office for Civil Rights, *Distribution of Students by Racial/Ethnic Composition of Schools, 1970-1976, Volume 1: Users' Guide and National and Regional Summaries*, August 1978.

THE LABOR FORCE

1. The Nonwhite labor force—persons having and seeking jobs—grew 55% between 1960 and 1978 compared to a 43% increase in the White labor force.

From 1960 to 1970, the labor force expanded at about the same rate (19%) for persons of all races. From 1970 to 1978, however, labor force growth among Blacks and persons of other minority races quickened to 30% while White labor force participation increased at a considerably lower pace (19%).

Progress of racial and ethnic groups in the labor force must be assessed by looking at the number of individuals seeking work as well as those with jobs since both are considered to be part of the labor force. Much of the Nonwhite labor force growth in the 1970s can be attributed to the tremendous increase in those persons wanting jobs but not finding them. The number of unemployed Nonwhites rose 90% between 1970 and 1978 while Blacks and others finding jobs increased 25%. In comparison, the number of unemployed Whites was up 38% and Whites with jobs increased 19% during the same period. Among Hispanics, employment rose 33% between 1973 and 1978 whereas unemployment increased at nearly double that rate (61%).

Table 15.

Labor Force Status, 1960-1978, (Annual Averages)

	White			Black and Others			Hispanic	
	1960	1970	1978	1960	1970	1978	1973	1978
Civilian Labor Force (in thousands)*	61,915	73,518	88,456	7,714	9,197	11,964	3,603	4,801
Employed (in thousands)	58,850	70,182	83,836	6,927	8,445	10,537	3,333	4,366
Unemployed (in thousands)	3,063	3,337	4,620	787	752	1,427	270	435
Unemployment Rate**	4.9%	4.5%	5.2%	10.2%	8.2%	11.9%	7.5%	9.1%

*Does not include members of the Armed Forces or inmates of institutions.

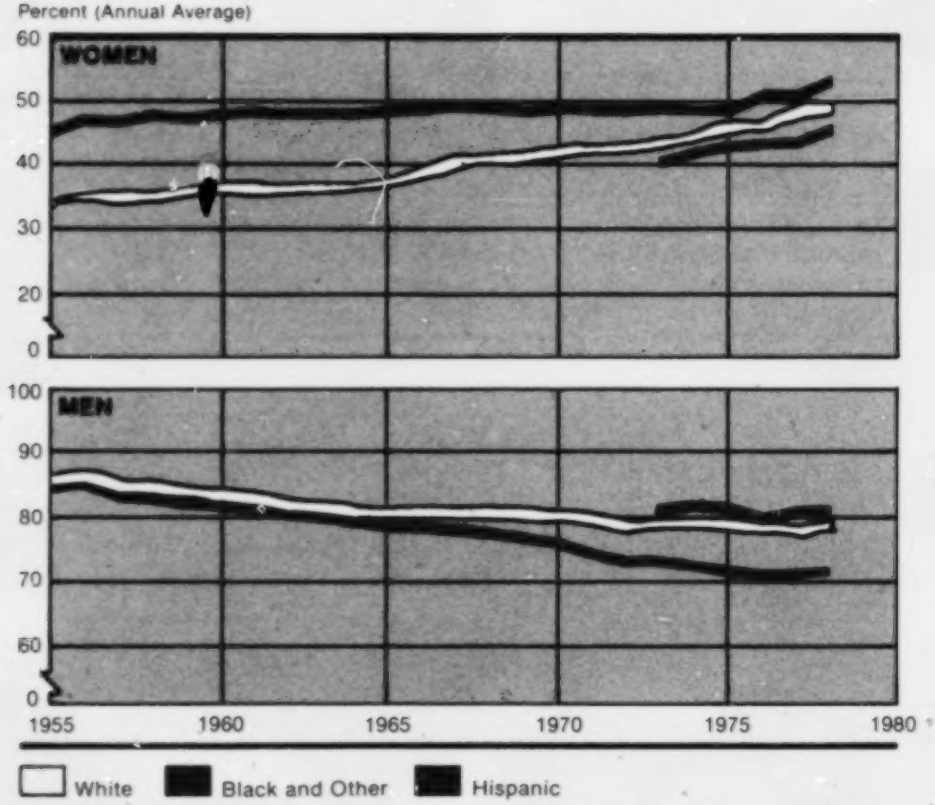
**Represents the number of persons unemployed as a percent of the civilian labor force.

SOURCE: U.S. Bureau of Labor Statistics, *Employment and Earnings*, January 1971, January 1975, January 1979; U.S. Department of Labor, Employment and Training Administration, *Employment and Training Report of the President*, 1978.

2. Nonwhite women are still more likely than White women to be part of the labor force but the labor force participation rate of White women is climbing quickly.[1]

Nonwhites have maintained a higher labor force participation rate than Whites because of the historically greater participation of Black women than White women in the work force. In 1955, 46% of Nonwhite women were in the labor force as compared with 34.5% of White women. In 1978 annual labor force participation rates of women were the highest recorded: 49.5% for Whites and 53.3% for Blacks and other racial

Figure 6.
Labor Force Participation Rates of Women and Men, 1955-1978



SOURCE: U.S. Bureau of Labor Statistics, *U.S. Working Women: A Databook*, Bulletin 1977; *Employment and Earnings*, January 1979 and unpublished data.

[1]The labor force participation rate represents the proportion of the total noninstitutional population 16 years and over that is in the labor force.

minorities. The involvement of Hispanic women in the work force increased significantly between 1973 and 1978, from 40.9% to 46.5%.

Labor force participation of men since 1955 has been declining but a slight increase has appeared in the most recent annual figures. Most of the decline has taken place among older men who have moved into earlier retirement. Rates for Nonwhite men (85.0%) and White men (85.4%) were almost the same in 1955 but the participation of Black men has been falling at a faster pace. By 1976 the participation of men in the labor force was at the lowest level in recent history, 79.6% for Hispanics, 78.4% for Whites and 70.7% for Blacks and others.

Because the Hispanic population is on average younger than the Black or White populations, the labor force participation rate of Hispanic men as a group is higher than that for Black or White men. However, when comparisons of similarly aged men of different racial and ethnic origins were made by the Bureau of Labor Statistics, the labor force participation rate of Hispanic men was found to be slightly lower than that for non-Hispanic men of comparable ages.[1]

All Hispanic groups do not show the same patterns of labor force participation. For example, the civilian labor force participation rate of all Hispanics in 1977 was 61.5%; the rate for those of Puerto Rican origin was 48.6%; for Cuban origin, 64.1%; and for Mexican origin, 64%. These ethnic differences are more pronounced among Hispanic women than among men. In 1977, 50.9% of women of Cuban origin were in the labor force, while the rate for women of Mexican origin was 46.6%, and for women of Puerto Rican origin, 27.5%.

3. Between 1955 and 1978 unemployment among Blacks persisted at levels twice as high as for Whites.

Figure 7 tracks unemployment rates for Whites and Nonwhites since 1955 and Hispanics since 1973. The peaks on the graph correspond with economic recessions, the impacts of which were felt by all racial and ethnic groups. However, the highest levels of unemployment experienced by White men during these recession years were about the same or only slightly higher than the lowest rates for Nonwhite men which occurred during the late 1960s.

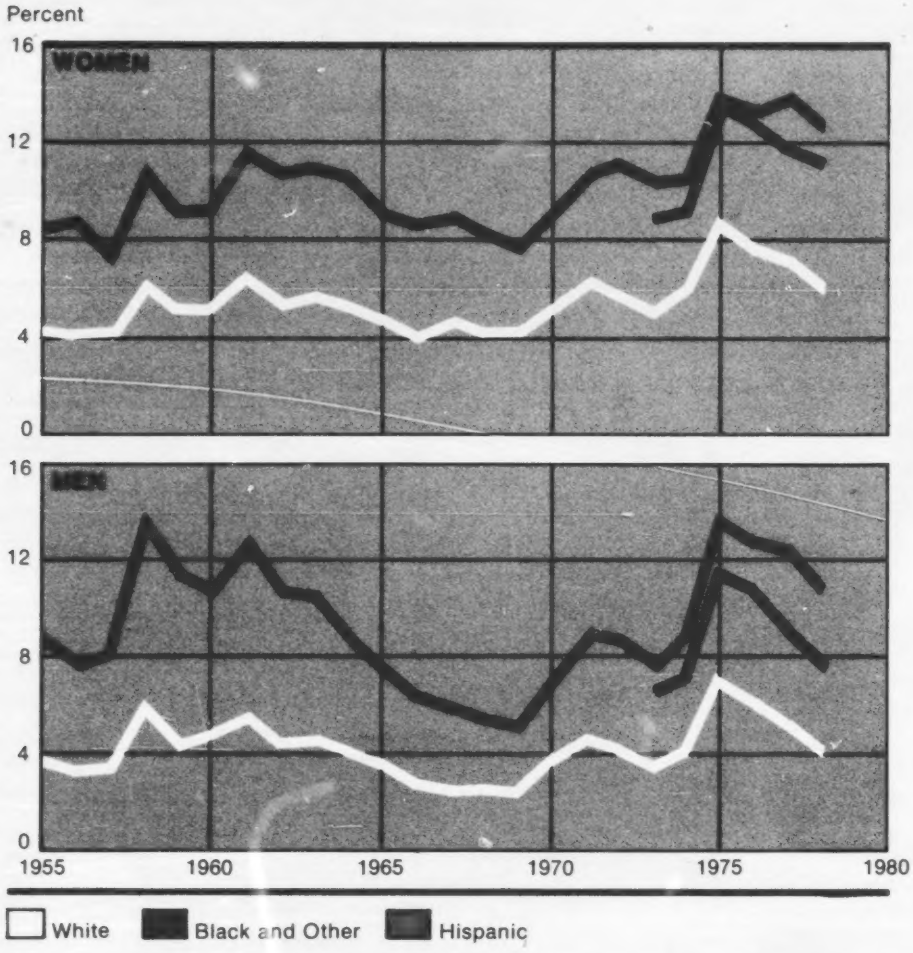
Black youths experience the most difficulty in finding employment. Between 1954 and 1978 the unemployment rate for Black youths more than doubled. In 1978 about 4 in 10 Black teenagers in the work force were unemployed, a rate almost three times that of White youths and twice that of Hispanic teenagers.

Generally, higher levels of educational attainment are associated with lower levels of unemployment. Data from the 1970 Census reveal

[1]Morris J. Newman, "A Profile of Hispanics in the U.S. Work Force," *Monthly Labor Review*, December 1978.

unemployment among Black college graduates at a rate one-quarter that of Blacks who did not have a high school degree. But racial comparisons of unemployment rates by educational level suggest that educational attainment is not the most important factor in determining unemployment levels. Table 16 shows the 1977 unemployment rate of 16-to-24-year-old Black college graduates (16.5%) at about the same level as for White high school dropouts (16.7%) of the same age.

Figure 7.
Unemployment Rates, 1955-1978 (Annual Averages)



SOURCE: U.S. Bureau of Labor Statistics, *U.S. Working Women: A Databook*, Bulletin 1977; *Employment and Earnings*, January 1978 and January 1979.

Table 16.

Unemployment Among 16-to-24-Year-Olds Not in School, October 1977

	Percent of Labor Force Unemployed		
	White %	Black %	Hispanic %
School dropouts	16.7	39.1	11.9
High school graduates, no college	8.8	24.6	14.5
College, 1 to 3 years	6.4	21.4	11.4
College graduates	7.6	16.5	NA
Total, 16-to-24-year-olds not in school	9.9	28.0	12.6

SOURCE: Anne McDougall Young, "Students, Graduates, and Dropouts in the Labor Market, October 1977," *Monthly Labor Review*, June 1978.

4. Minority workers made large occupational gains in the 1960s and 1970s but they are still less likely than others to hold the normally higher paying jobs and more likely to be in unskilled labor and service positions.

The changes in the occupational distribution of minority women in the last two decades have been significant. In 1960, over one-half (56%) of Black working women were concentrated in service jobs—mainly private household positions. By 1977 the proportion had dropped to 35%. Meanwhile the percentage of Black women in professional and technical positions more than doubled between 1960 and 1977 from 6% to 14%.

Black male workers also redistributed somewhat between 1960 and 1977, with proportionately fewer working in nonfarm and farm labor jobs and more in white collar and craft positions. Hispanic men and women showed only slight occupational changes in the 1970s.

Despite the gains made by minority women and men, there is still a large concentration of minorities in the normally lowest paying and least skilled labor and service occupations. There are also proportionately fewer Blacks and Hispanics than others in the population in skilled craft and white collar positions, particularly managers and administrators. Sex differences in many occupations—especially clerical, skilled craft and labor jobs—are more pronounced than racial differences, although both are evident in Tables 17 and 17a.

One recent report summarized the progress of Black workers over the last four decades: "Black workers' occupational position increased dramatically after 1940, but by 1975 had not even reached the position White workers held in 1940."[1]

Table 17.

Total Employed, 16 Years Old and Over, by Occupation, 1960-1977

	Total Population					
	1960		1970		1977	
	Men	Women	Men	Women	Men	Women
	%	%	%	%	%	%
White Collar	37	55	41	61	41	63
Professionals & technical	(11)	(12)	(14)	(15)	(15)	(16)
Managers & administrators	(14)	(5)	(14)	(5)	(14)	(6)
Sales	(6)	(8)	(6)	(7)	(6)	(7)
Clerical	(7)	(30)	(7)	(35)	(6)	(35)
Blue Collar	47	17	47	16	46	15
Craft & kindred	(19)	(1)	(20)	(1)	(21)	(2)
Operatives	(20)	(15)	(20)	(15)	(18)	(12)
Nonfarm Laborers	(8)	*	(7)	*	(8)	(1)
Service Workers	7	24	7	22	9	21
Farm Workers	10	4	5	2	4	1
Total	100	100	100	100	100	100

*Less than 1%.

(See Table 17a. for Note and Source.)

[1]Dorothy K. Newman, et al., *Protest, Politics, and Prosperity: Black Americans and White Institutions, 1940-1975*, (New York: Pantheon Books, 1978), p. 61.

Table 17a.

Employed Nonwhites and Hispanics, 16 Years Old and Over, By Occupation, 1960-1977

	Black and Other						Hispanic			
	1960		1970		1977		1970		1977	
	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women
	%	%	%	%	%	%	%	%	%	%
White Collar	14	19	22	36	26	46	24	44	24	46
Professionals & technical	(4)	(6)	(8)	(1)	(10)	(14)	(7)	(8)	(7)	(8)
Managers & administrators	(3)	(2)	(5)	(2)	(6)	(3)	(5)	(2)	(7)	(3)
Sales	(1)	(2)	(2)	(3)	(3)	(3)	(4)	(5)	(3)	(5)
Clerical	(6)	(9)	(7)	(21)	(8)	(26)	(8)	(28)	(6)	(30)
Blue Collar	57	15	60	19	54	18	58	31	58	28
Craft & kindred	(10)	*	(14)	*	(16)	(1)	(20)	(2)	(21)	(2)
Operatives	(25)	(14)	(28)	(8)	(24)	(16)	(27)	(27)	(25)	(25)
Nonfarm Laborers	(23)	*	(18)	*	(14)	(1)	(10)	(1)	(12)	(1)
Service Workers	15	56	13	43	16	35	12	23	13	24
Farm Workers	14	9	6	2	3	*	6	2	6	3
Total	100	100	100	100	100	100	100	100	100	100

*Less than 1%.

NOTE: Percentages may not add to 100% due to rounding.

SOURCE: U.S. Bureau of Labor Statistics, *Employment and Earnings*, January 1971 and January 1978; *Monthly Labor Review*, December 1978; U.S. Bureau of the Census, *1970 Census of the Population*, PC(2)-1C; *Statistical Abstracts of the United States, 1977.*

FAMILY INCOME

1. The proportion of Nonwhite families reporting incomes in excess of $15,000 octupled from 4% to 33% between 1950 and 1977.

Black and other Nonwhite families earning more than $25,000 rose from 1 in 100 in 1950 to over 1 in 10 in 1977. At the other end of the income scale, those earning less than $7,000 dropped from over 3 of every 4 Nonwhite families in 1970 to about 1 in 3 in 1977.

Minority families continue to lag behind other families in income distribution. When compared with all families in 1977, proportionately fewer Blacks and Hispanics reported income in the middle and upper ranges and greater proportions fell in the lower and moderate ranges.

Gains in the income distribution of Black families were particularly significant before 1970 but have slowed—even reversed in some instances—during the mid-1970s recession. For example, the proportion of Black families who earned less than $7,000 rose slightly from 34% in 1970 to 35% in 1977. In absolute numbers, this increase amounts to about 500,000 more Black families in the lower income categories in 1977. Hispanic families were similarly affected by the recession, as can be seen in the increasing proportions of families in the lower ends of the income categories in Table 18.

Table 18.

Families By Income, In Constant 1977 Dollars, 1950-1977

	All Families				Black and Other Families				Hispanic Families	
	1950	1960	1970	1977	1950	1960	1970	1977	1972	1977
	%	%	%	%	%	%	%	%	%	%
Under $3,000	14	9	4	4	34	23	11	10	5	6
$3,000-$4,999	10	9	6	6	19	16	12	13	9	10
$5,000-$6,999	14	9	7	7	20	14	11	12	11	11
$7,000-$9,999	24	15	11	11	17	17	16	14	15	16
$10,000-$11,999	20	15	8	7	4	10	9	8	11	10
$12,000-$14,999	11	13	13	11	3	8	11	10	14	13
$15,000-$24,999	6	24	33	32	3	10	22	22	27	25
$25,000 and over	1	7	18	22	1	2	8	11	9	10
Total	100	100	100	100	100	100	100	100	100	100
Median	$8,356	$11,500	$15,399	$16,009	$4,704	$5,757	$10,169	$10,142	$11,853	$11,421

NOTE: Constant dollar income reflects adjustments for price changes.

SOURCE: U.S Bureau of the Census, *Current Population Reports*, Series P-60, Nos. 116 and 118; Series P-20, No. 336.

2. The greatest income gains for Nonwhite families over the past few decades came during the late 1960s when their median income climbed by one-third.

Three distinct trends in median income gains for Whites and Nonwhites are visible between 1950 and 1977. For the period 1950 to 1965, the family income of Nonwhites and Whites grew at about the same pace, 61% and 63% respectively. Then, between 1965 and 1970 Nonwhite family median income gains outpaced that of Whites. This trend reversed during the 1970s when growth of White median income outdistanced that of Nonwhites.

Overall, the relative position of Nonwhites to Whites, with regard to median family income, was slightly higher in 1977 than in 1950, but gains during the late 1960s were partially eroded during the 1970s. The median family income ratio of Nonwhite to White families persisted at about .55 from 1950 until the mid-1960s but increased to .64 by 1970. The 1970s brought fluctuations in the relative income position of Blacks to Whites and by 1977 the Nonwhite median family income was down to .61 that of Whites.

Table 19.

Median Family Income, 1950-1977 (in Constant 1977 Dollars)

	White	Black and Other Races	Hispanic
1950	$ 8,672	$ 4,704	NA
1955	10,439	5,757	NA
1960	11,940	6,610	NA
1965	13,927	7,670	NA
1970	15,974	10,169	$11,516
1971	15,968	10,046	NA
1972	16,729	10,293	11,853
1973	17,175	10,358	11,884
1974	16,476	10,541	11,723
1975	16,065	10,495	10,754
1976	16,539	10,455	10,921
1977	16,740	10,142	11,421

NA = Not available.

SOURCE: U.S. Bureau of the Census, *Current Population Reports*, Series P-60, Nos. 116 and 118; Series P-20, No. 336.

When considering absolute median income gains instead of relative gains, the progress of White families since 1950 has been greater than that of Nonwhites. Between 1950 and 1977, the median family income of Whites rose by $8,068 in constant dollar income from $8,672 to $16,740. By comparison, the median income of Blacks and other Nonwhite families increased by $5,438 from $4,704 in 1950 to $10,142 in 1977.

The median income of Black families alone falls below the figure for all Nonwhite families which includes Asians, Native Americans and other Nonwhite populations. In 1977 Nonwhite families earned 61% as much as Whites but Black families earned 57% as much.

The median family income of Hispanics has remained at a level slightly higher than that of Blacks but lower than Whites. As for all families, Hispanic income declined during the recession of the 1970s but the increases seen for 1976 and 1977 in Table 19 signal some recovery for Hispanics, unlike the pattern among Blacks.

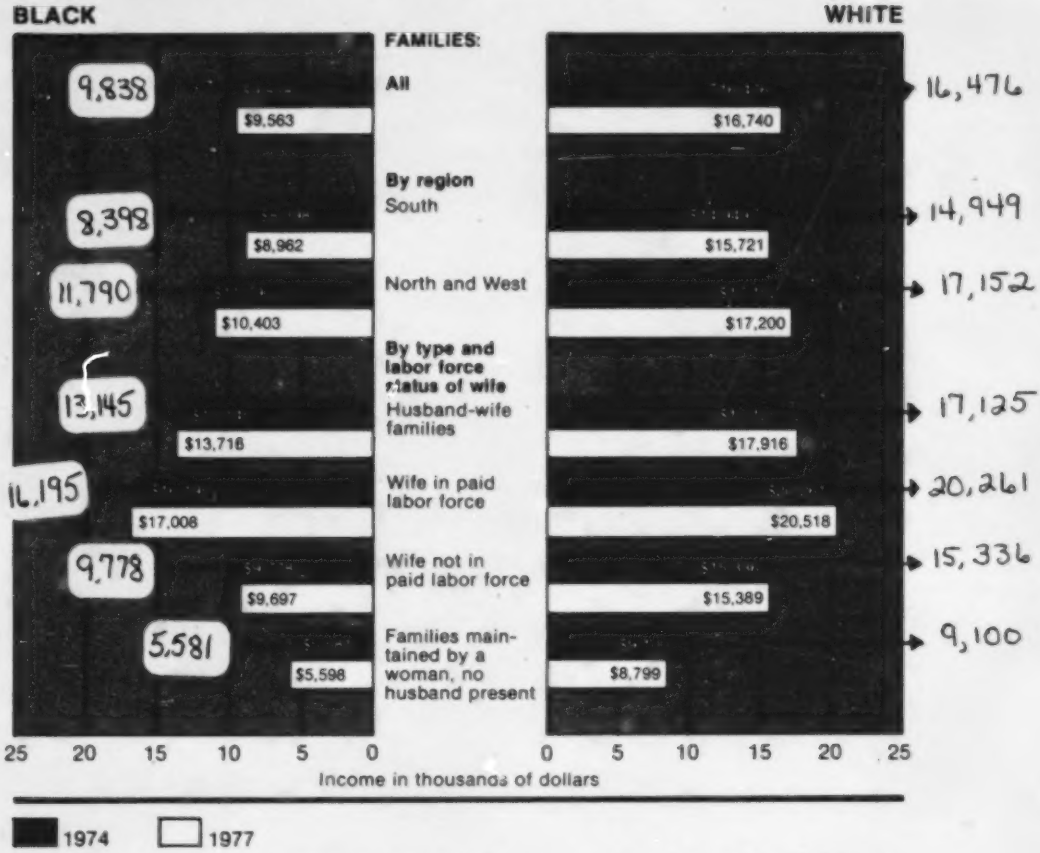
3. Black families in the North and West showed a loss of $1,400 in median family income between 1974 and 1977.

The years from 1974 to 1977 in Figure 8 are especially noteworthy as they signal the beginning of the recovery period from the latest economic recession which occurred between 1973 and 1975. During this period, Black family income declined while that for Whites increased, but income changes were affected by factors including regional location of family, type of family and labor force status of women.

For example, although Black family income in the North and West regions declined, that of families in the South increased slightly between 1974 and 1977. Southern Black families still tend to make less than other Black families, nonetheless.

There were no significant income gains among any type of family characterized in Figure 8, but husband-wife families with working wives—both Black and White—did manage to stay a little ahead of inflation. Among families maintained by women in 1977, Blacks reported a median income about the same as in 1974 and Whites showed a slight decline.

Figure 8.
Median Income of Families by Selected Characteristics and Region: 1974 and 1977 (adjusted in 1977 dollars)



SOURCE: U.S. Bureau of the Census, *Current Population Reports*, Series P-23, No. 80 and unpublished data.

4. Although, overall, Black family median income falls below that for Whites, a small minority of Black families have achieved income parity with Whites.

In the North and West, young Black husband-wife families with both spouses working reported incomes equal to their White counterparts in 1976. These families represented 6% of all Black families in the country. Progress for this segment of the Black population has been uneven. The 1976 median income figure for the North and West regions actually represents a decline from 1974 at which time young Black families with working wives had a larger median income than young White families.

Table 20.

Median Income Ratio, Black to White Husband-Wife Families Under 35 Years Old, Husband and Wife Both Earners, 1959-1976

	Median Income Ratio			
	1959	1969	1974	1976
United States	0.64	0.85	0.94	0.90
South	0.56	0.72	0.84	0.88
North and West	0.85	0.99	1.07	1.00

SOURCE: U.S. Bureau of the Census, *Current Population Reports*, Series P-23, No. 80.

5. A major factor in the widening income gap between Blacks and Whites is the increasing percentage of White families and decreasing percentage of Black families with two or more wage earners.

During the 1960s, Black families were more likely than White families to have at least two wage earners because Black women were more likely than White women to be employed. The labor force participation rate of White women rose dramatically in the 1970s (see Figure 6, page 24) and the median income figures for multiple earner White families increased accordingly.

Labor force participation rates for Black women also grew but not as significantly. However, for these Black women seeking work there was a greater likelihood than before that they would not find jobs. Thus, it is likely that the decreasing proportions of Black families with multiple earners and increasing proportions of those with no earners are major results of the high unemployment rates of Black women in recent years.

Among Hispanic families, the proportion with more than one wage earner increased slightly from 49% in 1970 to 51% in 1977 but the proportion with no earners also rose during that time. Hispanic families with one wage earner, meanwhile dropped from 41% in 1970 to 36% in 1977.

Table 21.

Number of Wage Earners in Families, 1964-1977

	No Earners %	One Earner %	Multiple Earners %	Total %
White Families				
1964	8	44	48	100
1969	8	38	54	100
1974	11	35	54	100
1977	12	33	55	100
Black Families				
1964	9	37	54	100
1969	11	32	57	100
1974	17	35	48	100
1977	18	36	46	100
Hispanic Families				
1970	10	41	49	100
1974	12	38	50	100
1977	14	36	51	100

NOTE: Percentages may not add to 100% due to rounding.

SOURCE: U.S. Bureau of the Census, *Current Population Reports*, Series P-23, No. 80 and Series P-60, Nos. 105 and 116; *1970 Census of the Population*, PC(2)-1C.

6. The number of poor people of all races in the United States decreased 37% between 1959 and 1977 but the number of poor Blacks in families maintained by a woman increased 80%.

There were a little under 2.4 million fewer Black Americans under the poverty level in 1970 than in 1959 but the count of poor Blacks increased during the 1970s.[1] By 1977 poverty-level Blacks numbered about 200,000 greater than seven years earlier.

Despite these increases in the number of poor Blacks in the 1970s, poverty rates—both for the general population and for Blacks—continued to decline. In other words, there are proportionately fewer poor people than before—of all races—in the population.

[1]Families and unrelated individuals are classified as being above or below the poverty level on the basis of an index that reflects family size and composition, sex and age of family head, and farm-nonfarm residence. In 1977, the poverty level for a nonfarm family of four was $6,191.

The number of Hispanic Americans below the poverty level increased between 1972 and 1977, particularly those in families maintained by a woman. Poverty among persons of Spanish origin in husband-wife families and those in families headed by a man alone dropped somewhat during that same time.

Table 22.

Persons Below the Poverty Level By Family Status, 1959-1977
(numbers in thousands)

	Persons in All Families		Persons in Husband-Wife Families or Families Maintained by a Man, No Wife Present		Persons in Families Maintained by a Woman, No Husband Present	
	Number	Percent	Number	Percent	Number	Percent
Total Population						
1959	39,490	22.4	29,100	18.7	10,390	50.2
1970	25,420	12.6	14,266	8.2	11,154	38.2
1977	24,720	11.6	12,096	6.9	12,624	32.8
Blacks						
1959	9,927	55.1	7,021	50.7	2,906	70.0
1970	7,548	33.5	3,334	21.7	4,213	58.8
1977	7,726	31.3	2,495	16.6	5,230	53.9
Hispanics						
1972	2,414	22.8	1,592	18.4	822	51.5
1977	2,700	22.4	1,497	15.3	1,204	53.3

SOURCE: U.S. Bureau of the Census, *Current Population Reports*, Series P-60, No. 116.

ATTITUDES

1. Changes in attitudes toward racial and ethnic minorities have been seen in many areas of interracial contact over the past two decades.

The National Conference of Christians and Jews reported significant changes since the early 1960s in attitudes toward housing integration.[1] In 1963, 1 out of every 2 White adults surveyed in a public opinion poll indicated they would be "concerned" if a Black family moved next door. By 1978, a little over 1 in 4 felt that way.

Table 23.

White Attitudes Toward Situations with Blacks, 1963 and 1978

	Concerned		Change in "Concern"
	1963 %	1978 %	'78 vs. '63 %
Your teenage child dates a Black	90	79	-11
A close friend or relative marries a Black	84	60	-24
A Black family moves in next door to you	51	27	-24
Your child brings a Black child home for supper	42	20	-22
A Black tries on the same suit of clothes (dress) before you do in a clothing store	32	14	-18
A Black uses the same public restroom as you	24	7	-17
A Black sits next to you on a bus	20	6	-14
A Black sits down next to you at a lunch counter	20	6	-14

Question: "For each item, please tell me, as far as your personal feelings go, whether you would be personally concerned or not if that situation happened."

SOURCE: The National Conference of Christians and Jews, *A Study of Attitudes Toward Racial and Religious Minorities and Toward Women*, November 1978. Conducted by Louis Harris and Associates, Inc.

[1]The National Conference of Christians and Jews, *A Study of Attitudes Toward Racial and Religions Minorities and Toward Women*, November 1978. (Conducted by Louis Harris and Associates, Inc.)

However, another survey found a deeper resistance of Whites to integration if it involved more than token numbers of Blacks. As the proportion of Black residents in a neighborhood increased, the willingness of Whites to live there decreased.[1]

Changes in the attitudes of Whites toward Blacks in other types of social contact are noted in Table 23. Although significant majorities of Whites still indicated "concern" in 1978 over two interracial situations—dating and marriage—there was greater acceptance of these relationships than in 1963.

2. Although proportionately fewer Whites have negative stereotypes of Blacks today than in the 1960s, a substantial proportion of Whites still hold stereotypical views of Blacks.

Trends in White negative stereotypes of Blacks are changing.

Table 24.

Trend in White Stereotypes of Blacks, 1963-1978

	Agree with Description of Blacks			Change in "Agree"
	1963 %	1967 %	1978 %	1978 vs. 1963 %
Blacks tend to have less ambition than Whites	66	70	49	-17
Blacks want to live off the handout	41	52	36	- 5
Blacks are more violent than Whites	X	42	34	- 8*
Blacks breed crime	35	32	29	- 6
Blacks have less native intelligence than Whites	39	46	25	-14
Blacks care less for the family than Whites	31	34	18	-13
Blacks are inferior to White people	31	29	15	-16

*Compared with 1967. X = Not asked.

Question: ". . . Here are some statements people sometimes make about black people. For each statement, please tell me whether you personally tend to agree or disagree with that statement."

SOURCE: The National Conference of Christians and Jews, *A Study of Attitudes Toward Racial and Religious Minorities and Toward Women*, November 1978. Conducted by Louis Harris and Associates, Inc.

[1] "New Survey Shows Whites Resist Integration," *ISR Newsletter*, Vol. 7, No. 3, Summer 1979.

White acceptance of most of the highly negative stereotypes listed in Table 24 was greatest in 1967, a time of major urban riots. During this period of volatile racial tensions a majority of White Americans held negative images of Blacks. The most widely accepted belief in 1967—held by 7 in 10 Whites—was that "Blacks tend to have less ambition than Whites." The latest survey found these views among Whites lessening but even in 1978, 49% thought Blacks had less ambition than Whites.

3. A majority of Hispanic Americans and Black Americans report experiencing discrimination in some aspect of their daily lives.

Jobs and wages are the areas of discrimination most frequently cited by Hispanics and Blacks alike. However, a larger proportion of Blacks than Hispanics perceive discrimination in these and other areas.

Table 25.

Perceived Discrimination Against Hispanics and Blacks, 1978

Areas of Discrimination	Hispanics Who Feel Discriminated Against %	Blacks Who Feel Discriminated Against %
In the wages they are paid	55	61
In getting skilled labor jobs	51	68
In getting white collar jobs	49	74
In getting promoted into managerial jobs	48	73
In getting decent housing	45	58
In the way they are treated by the local police	42	65
In the way their children are treated by White (or non-Spanish) teachers	38	43
In getting a quality education	34	43
In getting unskilled labor jobs	30	37
In the way they are treated on welfare	27	49
In getting into labor unions	27	39

Question: "Let me ask you about some specific areas of life in this country. Tell me for each if you feel Blacks (or Spanish Americans) are discriminated against in that area around here.

SOURCE: The National Conference of Christians and Jews, *A Study of Attitudes Toward Racial and Religious Minorities and Toward Women*, November 1978. Conducted by Louis Harris and Associates, Inc.

As shown in Table 25, about 3 in 4 Blacks feel discriminated against in obtaining white collar jobs or in getting promoted to managerial positions, whereas 1 out of 2 Hispanics feel that way.

The disparity between White and Black perceptions of discrimination against Blacks is considerable. These differences range from proportionately about three times to seven times as many Blacks as Whites who believe most Blacks are victims of discrimination in various areas. There are also gaps between the Hispanic and the general public's awareness of discrimination against Hispanics.

4. Blacks cite unemployment as the biggest problem facing them but White sensitivity to this issue is low: Proportionately four times as many Blacks as Whites list unemployment as a major problem area.

The gap between Black and White perception of the major problems facing Blacks was evident elsewhere as well. Poor housing, getting promoted to better grade jobs and job discrimination were also mentioned more frequently by Blacks.

Table 26.

Biggest Problems Facing Blacks As Perceived by Blacks and Whites, 1978

	Total Black %	Total White %	Gap: Black vs. White %
Unemployment	43	11	+32
Better job training, education	30	26	+ 4
Poor housing	28	15	+13
Discrimination, prejudice, lack of equal rights	20	16	+ 4
Getting promoted to better grade jobs	18	6	+12
Job discrimination	14	4	+10
No real problems	1	11	-10

Question: "As far as you personally are concerned, what do you feel are the two or three biggest problems facing Black people that something should be done about?"

SOURCE: The National Conference of Christians and Jews, *A Study of Attitudes Toward Racial and Religious Minorities and Toward Women*, November 1978. Conducted by Louis Harris and Associates, Inc.

There is closer agreement about the issue of better job training and education. Whites chose this as the most serious problem for Blacks and Blacks put it second in order of importance.

More than 1 out of every 10 Whites surveyed said that there were "no real problems" facing Blacks today.

5. Majorities of Whites and Nonwhites favor affirmative action and special training programs in businesses for minorities.

In a national public opinion poll conducted in 1979 by the American Council of Life Insurance, acceptance of special training programs for minorities and women in businesses was higher among Blacks and persons of other Nonwhite races (83%) than among Whites (69%).

Table 27.

Perceptions of Fairness of Equal Employment Opportunity Training Programs in Businesses for Minorities and Women, 1979

	Blacks and Persons of Other Races %	Whites %
Fair	83	69
Unfair	17	30
No response	-	1
TOTAL	100	100

Question: "In order to provide equal employment opportunity, some businesses set up special training programs solely for minorities and women, so they can better compete with others for good jobs. (Is this) fair or unfair?"

SOURCE: American Council of Life Insurance, *Current Social Issues*, 1979.

In the 1978 survey sponsored by the National Conference of Christians and Jews, 89% of Blacks and 67% of Whites favored affirmative action programs in industry for Black Americans, provided there were no rigid quotas. Likewise, most Blacks (77%) and Whites (65%) favored such programs for Hispanic Americans. However, Blacks and Whites disagreed on the need for minority quotas. About 3 of every 4 Blacks compared to 1 of every 4 Whites, believed that "unless quotas are used, Blacks and other minorities just won't get a fair shake."

6. Blacks and Whites appear optimistic about the progress of Blacks over the next several years.

The highest degree of optimism about the future was felt about wages for Blacks. Nearly 7 in 10 Blacks and 8 in 10 Whites thought Blacks would have better earnings in 1983. A fairly bright picture is portrayed in the areas of future education and training opportunities, employment and housing. A higher percentage of Whites than Blacks, though, felt Blacks would be better off in each of the areas listed in the survey.

Table 28.

Estimates of Blacks and Whites About Status of Blacks Over the Next Five Years, 1978

	Blacks About Blacks				Whites About Blacks			
	Better Off %	Worse Off %	About Same %	Not Sure %	Better Off %	Worse Off %	About Same %	Not Sure %
Pay	68	5	18	9	77	1	18	4
Getting proper training and education to get a really good job	64	4	21	11	75	1	21	3
Work situation	63	6	21	10	73	1	23	3
Housing accommodations	63	5	24	8	71	1	24	4
Being able to get Black children educated with White children	56	4	29	11	71	2	24	3
Transportation to and from work	56	4	31	9	64	1	29	6
Being able to live in neighborhoods with Whites	55	5	31	9	71	1	25	3
Being able to register and vote	49	2	43	6	63	*	33	4

*Less than 0.5%.

Question: If Black, "Now thinking ahead to five years from now, do you feel in your (READ LIST), you will be better off, worse off, or about the same as you are right now?" If White, "Now thinking ahead to five years from now, do you feel in their (READ LIST), most Black people will be better off, worse off, or about the same as they are right now?"

SOURCE: The National Conference of Christians and Jews, *A Study of Attitudes Toward Racial and Religious Minorities and Toward Women*, November 1978. Conducted by Louis Harris and Associates, Inc.

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SOME IMPLICATIONS FOR LIFE INSURANCE COMPANIES

DataTrack 6 outlines some of the major social and economic trends that have been taking place among Hispanics and Blacks in the United States. As a result of the Census Bureau's effort to more accurately count the nation's minorities, the 1980 Census may result in some dramatic increases. In developing plans to anticipate and manage changing environments, some of the following implications for the life insurance business may be relevant.

MINORITY MARKETS AND MARKETING TECHNIQUES

Increasing numbers of Blacks and Hispanics are completing high school and college, obtaining skilled labor and management jobs and earning moderate and higher incomes. As more minorities enter traditional life insurance markets, opportunities will grow for companies to broaden their market base and marketing strategies. More precise marketing techniques may be needed, however, to deal with the greater segmentation of life insurance markets. A better understanding of differences in cultural patterns—from attitudes towards estate planning to ethnic pride—is most certainly an important ingredient in developing successful marketing strategies. Companies which have not conducted such studies on their own may find greater access in the future to minority segment research.

Advertising which reflects the unique cultural heritages of Blacks and Hispanics in the United States has been developed by many life insurance businesses. Companies considering such advertising may find greater availability of the less costly regional breaks in printed media and thus may acquire easier access to minorities concentrated in certain areas of the country.

THE AGENCY FORCE

Life insurance companies might want to offer more assistance to their agency force in broadening traditional markets. For example, expanded agent training and information on minorities would be helpful to agency managers and agents who may not be too familiar with the variations in cultural heritages among Hispanic Americans and Black Americans. Also, there may be an increasing demand for companies to develop bilingual product information and consumer education materials for agent distribution.

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In developing marketing strategies and products and services for special markets, companies may want to consider greater involvement of agents who are experienced in these areas.

LIFE INSURANCE COMPANIES AS EMPLOYERS

Jobs have been the leading civil rights issue of the 1970s and will continue to be a prominent concern of minorities in the years ahead. In a recent survey, the National Conference of Christians and Jews found that Black frustration with unemployment that runs over twice the rate of White unemployment was high and White sensitivity to the issue was low. The organization suggested that "real leadership in the jobs area (could be) taken by government, business, trade unions, and other key establishment institutions."[1]

In its 1979 *Social Report*, the Clearinghouse on Corporate Social Responsibility noted that members of racial and ethnic minorities continue to make up an increasingly larger part of the work force in life and health insurance companies. In 1978, minorities represented 16% of company employees at year's end, up from 13% in 1974. Minorities accounted for one-fifth of all newly-hired personnel in 1978, the Clearinghouse reported.[2]

The impact of the expanding minority labor force on employers was explored in panel meetings held in 1978 by the Joint Economic Committee of the United States Congress. The report of the meetings states:

> The large scale availability and recruitment of minority workers and female workers has forced a reshaping of many business personnel policies. The need to come to terms with these groups which are understandably sensitive of their rights imposes new responsibilities upon management. Added to this are such as new laws as OSHA and ERISA—and the combined effect of all these new forces is to construct a greater sense and practice of due process rights for individual workers and groups in industry—as against the older, less challenged prevalence of management rights. The assertion of the rights of these new groups is often backed by legislation.[3]

Some experts anticipate that the increases in minority populations recorded by the 1980 Census will be dramatic and will lead to heightened

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[1] The National Conference of Christians and Jews, *A Study of Attitudes Toward Racial and Religious Minorities and Toward Women*, November 1978. (Conducted by Louis Harris and Associates, Inc.)

[2] Data for the 1979 *Social Report* were based on 198 member companies of the American Council of Life Insurance and the Health Insurance Association of America who responded to the 1979 annual survey.

[3] "Special Study on Economic Change. A Review of the Panel Meetings, May 31 to June 22, 1978." Report of the Joint Economic Committee, Congress of the United States, September 29, 1978.

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affirmative action demands. Additionally, businesses will have to deal with more groups than in the past and will need to become qualitatively more effective in dealing with them. A greater integration of affirmative action into the organization's philosophy and structure may be the best way to meet new employment goals more effectively. For example, management evaluation procedures could include the assessment of managers' contributions to the achievement of affirmative action goals.

In planning ways to meet new affirmative action goals, companies might reconsider their minority recruitment processes. More and more minorities are completing high school and college. Greater opportunities will be available for life insurance companies to define and develop a larger qualified pool of applicants. Life and health insurance companies reported record contributions to education—the largest area of company support for the first time in 1978.[1] Perhaps this interest in education can be tied more closely to affirmative action efforts of companies. Greater support of educational institutions, work-study, internship, actuarial training and other educational programs can be an important strategy in achieving affirmative action goals.

Minority representation on Boards of Directors is part of the broader, growing issue of participation of various publics in corporate decision-making processes. It is clear that this issue will remain prominent during the 1980s. Possible conflicting demands of various publics on corporations could pose difficult problems for companies to manage in the years ahead.

CORPORATE SOCIAL RESPONSIBILITY

Despite some social and economic gains by minorities, many inequities persist. Life and health insurance companies have demonstrated that this is no time to back off from any commitments in social responsibility. Total contributions for educational and urban/civic affairs projects among companies responding to the annual survey have almost doubled from $8.1 million in 1974 to $15.4 million in 1978. Many investment programs, like the College Endowment Funding Plan, are earmarked for minorities.

Life insurance companies may want to investigate further investment opportunities related to products and services—such as foreign language publications and communications networks—that are targeted to specific minority groups.

The most recent survey of life and health insurance companies' social investments shows a growing involvement with minority-owned financial institutions. Deposits by life and health insurance companies in these institutions increased over six-fold between 1974 and 1978.

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[1] Clearinghouse on Corporate Social Responsibility, 1979 *Social Report*.

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In surveys conducted by Yankelovich, Skelly and White, there appears to be growing sentiment that pressures will increase on private industry to fill in the gaps in social programs for the disadvantaged when government spending is cut back. Perhaps more than in the past, the business community will be counted on to make a substantial investment in human development, not only in terms of money and resources, but in the creation of social and economic opportunity.